

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 John C. Nessuno, Sr.  
 Debtor

Case No. 16-15958-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Nov 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2016.

db +John C. Nessuno, Sr., 4411 Kelly Lane, Reading, PA 19606-8920  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13780704 AT&T, P. O. Box 10330, Fort Wayne, IN 46851-0330  
 13780703 +Arcadia Recovery Bureau LLC, P. O. Box 6768, Reading, PA 19610-0768  
 13795262 +Bank of America, N.A., c/o JOSHUA ISAAC GOLDMAN, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13780706 +Berks Cardiologists Ltd., 2605 Keiser Blvd., Wyomissing, PA 19610-3338  
 13780707 +Best Buy Credit Services, P. O. Box 790441, Saint Louis, MO 63179-0441  
 13780713 +Commonwealth Orthopaedic Assoc, P. O. Box 14000, Belfast, ME 04915-4033  
 13780714 +David Sobotka, Esquire, 519 Walnut St., Reading, PA 19601-3477  
 13780715 First Bankcard, P. O. Box 3331, Omaha, NE 68103-0331  
 13780717 +First National Bank of Omaha, P. O. Box 3412, Omaha, NE 68103-0412  
 13780716 First National Bank of Omaha, P. O. Box 3696, Omaha, NE 68103-0696  
 13780720 +IWP, P. O. Box 338, Methuen, MA 01844-0338  
 13780719 +Integrated Medical Group PC, 82 Tunnel Rd., Pottsville, PA 17901-3869  
 13780721 #+Jolyn Nessuno, 121 Granville Avenue, Reading, PA 19607-2919  
 13780722 +Joshua I. Goldman, Esq., KML Law Group, P.C., 701 Market St. Ste. 5000,  
 Philadelphia, PA 19106-1541  
 13780723 Kathy Gurski DMD &, Mark D'Agostino DMD PC, 601 E. Lancaster Ave.,  
 Shillington, PA 19607-1366  
 13780724 +Keith L. Good, PC, P. O. Box 676, Reading, PA 19607-0676  
 13780726 +Keystone Orthopaedic Specialists, P. O. Box 14099, Belfast, ME 04915-4034  
 13780725 Keystone Orthopaedic Specialists, 11 Fairlane Rd., Reading, PA 19606-9567  
 13780727 +Kosmri Keystone Ortho Spec, 11 Fairlane Rd., Lower Level, Reading, PA 19606-9567  
 13780729 NovaSom, Inc., P. O. Box 101928, Dept. 2491, Birmingham, AL 35210-6928  
 13780730 +PayPal Credit, P. O. Box 5018, Timonium, MD 21094-5018  
 13780731 Phoenixville Orthopedic Specialists, P. O. Box 11583, Belfast, ME 04915-4006  
 13780732 Quest Diagnostics, P. O. Box 740775, Cincinnati, OH 45274-0775  
 13780733 +Reading Area Water Authority, 1801 Kutztown Road, Reading, PA 19604-1515  
 13780734 +St. Joseph Medical Center, Patient Financial Services, 1643 Lewis Ave., Ste. 203,  
 Billings, MT 59102-4151  
 13780735 +St. Joseph Medical Group, P. O. Box 4154, Lancaster, PA 17604-4154  
 13780736 +Surgical Institute of Reading, P. O. Box 9031, Lancaster, PA 17604-9031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Nov 25 2016 22:38:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg +E-mail/Text: robertsl2@dnb.com Nov 25 2016 22:45:25 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 25 2016 22:45:02  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 25 2016 22:45:29 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13780702 +EDI: RMCB.COM Nov 25 2016 22:38:00 American Medical Coll Agcy, 4 Westchester Plaza,  
 Suite 110, Elmsford, NY 10523-1615  
 13780705 EDI: BANKAMER.COM Nov 25 2016 22:38:00 Bank of America Home Loans, Customer Service,  
 P. O. Box 5170, Simi Valley, CA 93062-5170  
 13780708 EDI: CAPITALONE.COM Nov 25 2016 22:38:00 Capital One, P. O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 13780709 +EDI: CAPITALONE.COM Nov 25 2016 22:38:00 Capital One NA, P. O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 13780710 EDI: CHASE.COM Nov 25 2016 22:38:00 Chase, P. O. Box 15298, Wilmington, DE 19850-5298  
 13780711 +EDI: CITICORP.COM Nov 25 2016 22:38:00 Citi Card, P. O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 13780712 +EDI: WFNNB.COM Nov 25 2016 22:38:00 Comenity Bank- HSN, P. O. Box 183043,  
 Columbus, OH 43218-3043  
 13780718 E-mail/Text: bankruptcy.notices@hdfsi.com Nov 25 2016 22:45:56 Harley Davidson Credit Corp.,  
 Customer Service, P. O. Box 22048, Carson City, NV 89721-2048  
 13780728 EDI: RMSC.COM Nov 25 2016 22:38:00 Lowe's, Synchrony Bank, P. O. Box 965060,  
 Orlando, FL 32896-5060  
 13780737 EDI: USBANKARS.COM Nov 25 2016 22:38:00 US Bank, Cardmember Service, P. O. Box 6335,  
 Fargo, ND 58125-6335

TOTAL: 14

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2016 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor John C. Nessuno, Sr. dsgrdg@ptdprolog.net  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,  
rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **John C. Nessuno Sr.**Social Security number or ITIN **xxx-xx-0317**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **16-15958-ref****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:John C. Nessuno Sr.  
aka John C. Nessuno11/24/16**By the court:** Richard E. Fehling  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**